IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Douglas F. Bateson et al. Examiner: Bijendra K. Shrestha

Application No.: 10/829,026 Confirmation No.: 5972

Filed: April 20, 2004 Group Art Unit: 3691

For: METHOD AND SYSTEM FOR PROVIDING

ENHANCED STABLE VALUE

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION UNDER 37 C.F.R. § 1.116

Sir/Madam:

In response to the Office Action communication dated April 13, 2009 received in connection with the above-identified pending patent application, Applicants respectfully submit herewith for consideration the following listed amendment parts, which are detailed in this paper pursuant to the requirements prescribed under 37 C.F.R. §1.121:

AMENDMENT TO THE CLAIMS, beginning on page 2 of this paper.

REMARKS, beginning on page 17 of this paper.